

The Council referred the whole subject to a committee which, after enquiry and careful consideration of the information obtained, reported as follows :—

*To the President and Council of the Montreal Board of Trade :*

GENTLEMEN,—The committee to which, on 1st May, was referred the question of the great increase of rates of fire insurance in this city, having considered information obtained from various sources, and procured interviews with the Vice-President of the Canadian Fire Underwriters' Association, and the Chairman of the City Fire Committee, begs to report as follows :

1. That there appears to have been a lack of discrimination on the part of the underwriters in the rating of risks of the same class, and an unwillingness to make adequate reduction in rates where unusual precautions against fire are provided by the insured ; your committee is, however, glad to learn that it is in contemplation to adopt the system of specific rating in this city, as that will not only remove one of the grievances complained of, but at the same time necessitate a more frequent and thorough inspection of risks by the underwriters.

2. That the present inspection of buildings in this city is very faulty, buildings even now are being erected that are veritable fire traps ; it is therefore recommended that the City Council be urged to insist that such inspection on the part of the city inspector be made vigorous and effective.

3. That the following suggestions for the improvement of the fire service, made by the underwriters to the City Council, are most reasonable, and should immediately be adopted by the civic authorities, in order that the return to the rates of insurance prevalent prior to the underwriters' resolution of February last, may be procured as promised by the underwriters : 1. The department to be placed in charge of a new and competent chief with competent sub-chiefs. 2. The chief to have full control of his men, including the right of dismissing them. 3. The alarm boxes to be fitted with glass fronts, or a small box with glass front containing key to be attached to the alarm box. 4. The whole apparatus of the department, including steam and chemical engines and also salvage corps, to be placed and maintained in efficient working condition, and the appliances to be increased if found necessary by the chief. 5. A reserve call force of at least fifty men to be established outside of the regular brigade for readiness in case of emergency. 6. Each hose distributing station to be furnished with proper means for testing and expeditiously drying hose. 7. That all steamers be supplied with heaters.

4. That the adoption of the above-mentioned improvements in the fire service, of the system of specific rating with its more frequent inspection of risks, together with a thorough inspection of buildings by the civic inspector, should, it is considered, enable the underwriters to thereafter concede a further reduction in rates.

The whole respectfully submitted.

EDGAR JUDGE,  
CHARLES P. HÉBERT,  
W. C. MUNDERLOH.

This report was adopted by the Council and communicated on the 7th of June to the City Council, with a request for its earnest consideration. On September 26th, no action having meantime been taken by the City Council, your Council addressed it urging the immediate appointment of a new chief of the fire brigade, and the necessity of forthwith complying with the other requirements of the underwriters as set forth in their memorandum. After the new chief was appointed, the Council again urged the Corporation to provide the funds necessary to place the